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RE: Patent # 6965 878

PTO/SB/81 (01-09)

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Application Number	PAT # 6965 878
Filing Date	08-16-2000
First Named Inventor	Klaus Heuring
Title	
Art Unit	
Examiner Name	
Attorney Docket Number	

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Statement under 37 CFR 3.73(b) (Form PTO/SB/96) submitted herewith or filed on _____

SIGNATURE of Applicant or Assignee of Record

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(12) **United States Patent**
Heuring

(10) **Patent No.:** **US 6,965,878 B1**
(45) **Date of Patent:** **Nov. 15, 2005**

(54) **CURRENCY AND CREDIT RATING SYSTEM
FOR BUSINESS-TO-BUSINESS
TRANSACTION**

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(*) **Notice:** Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 741 days.

(21) **Appl. No.:** **09/639,533**

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(52) **U.S. Cl.** **705/37; 705/26**
(58) **Field of Search** **705/37; 39; 40;**
705/35; 36; 38; 42; 395/219; 214

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(57) **ABSTRACT**

This invention is a system to increase the profitability of businesses by facilitating transactions between members of trade exchanges. Global-Cash flexible currency is a currency made up of part cash and part products or services in a ratio pre-selected by individual merchants. Global-cash flexible currency allows bartering merchants to recoup the costs of their goods in cash while keeping their asking prices down. Business trade is further facilitated by the extension of credit to traders and barterers under the Global-Cash credit scoring system. The Global-Cash credit scoring system takes into consideration the product or service offered in trade, the percent offered in trade, which is cash and the remaining percent, which is the value of the listings, and a possible host of other variables. A credit rating score is calculated and a novel way of calculating credit-worthiness is hereby disclosed.

3 Claims, 2 Drawing Sheets

Step 1

An applicant for barter community
membership applies for member ship giving
the following information:

1. Type of product or service offered in
trade

+

2. Percent of the barter offered which is
cash (and the remaining percent which
is product or service)

Step 2

The barter manager assigns scores to the